GOVERNMENT OF INDIA
HEALTH AND FAMILY WELFARE
LOK SABHA

STARRED QUESTION NO:186
ANSWERED ON:06.05.2016
Healthcare
Chowdhary Shri Pankaj;Singh Shri Uday Pratap

Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) whether the Government is aware that households with low and average income are unable to avail expensive treatment in private hospitals, if so, the details thereof along with the health insurance penetration amongst them;

(b) whether any low cost insurance cover scheme is proposed for the benefit of poor and Below Poverty Line (BPL) families, if so, the details thereof;

(c) whether the Government has formulated/proposes to formulate any policy to provide accessible, affordable and quality health services in urban and rural areas to such vulnerable group, if so, the details thereof;

(d) the steps taken by the Government in this regard along with the funds allocated and utilised by States/UTs during each of the last three financial years; and

(e) whether the Government has sought/proposes to seek assistance from the World Health Organisation, World Bank and other International Agencies to improve healthcare in rural and non-metro cities, if so, the details thereof and the outcome thereon?

Answer

THE MINISTER OF HEALTH AND FAMILY WELFARE
(SHRI JAGAT PRAKASH NADDA)

(a) to (e): A statement is laid on the Table of the House

STATEMENT REFERRED TO IN REPLY TO LOK SABHA
STARRED QUESTION NO. 186* FOR 06TH MAY, 2016

(a) The Government is aware that poor people are unable to afford expensive treatment in private hospitals. The Out of Pocket Expenditure on health is very high and has been estimated at 62% for 2014. Some of the key findings of 71st Round survey on Social Consumption on Health of National Sample Survey Organization (NSSO) is at Annexure- I.
As per NSSO, 11% persons in lowest two quintiles in rural areas and 10.5% persons in lowest two quintiles in urban areas are covered under some insurance schemes. As per information provided by the Insurance Regulatory and Development Authority of India (IRDAI), the number of lives covered under health insurance policies during financial 2014-15 was 28.80 crore including government sponsored schemes like RSBY.

(b) The Central Government plans to start a new health protection scheme as announced in the Budget 2016-17 which will provide a cover upto Rs. 1 lakh with additional top up of Rs. 30,000 per senior citizen in those families. The proposed scheme envisages coverage of poor and vulnerable families on family floater basis with no capping on family size. Detailed modalities are being worked out.

(c) The Government has formulated a draft National Health Policy, 2015, which envisages attainment of the highest possible level of good health and wellbeing with priority to the needs of the most vulnerable, the marginalized or socially excluded and the poor. Under the National Health Mission (NHM), the Central Government supplements the efforts of the State/UT governments to provide quality, accessible, equitable and affordable healthcare to all its citizens particularly the poor and vulnerable population in both rural and urban areas.

(d) The funds released and utilized by States/UTs under NHM during FY 2013-14 to 2015-16 is at Annexure-II. Further, details of funds released to State Governments under RSBY for FY 2013-14 to 2015-16 is at Annexure-III.

(e) Currently, there is no such proposal by the Ministry of Health and Family Welfare.